



## Department of Administrative Services State of Georgia Job Description

### State Property Insurance Program Officer

Job Code: 41309

Pay Grade: 21

Salary Range: \$61,090.56 - \$106,807.68

#### Job Description, Responsibilities, Standards, and Qualifications

##### **Job Description:**

Under broad supervision, develops, implements, monitors, and evaluates the state's Risk Management property insurance program. Serves as the expert for the state of Georgia on property, fidelity, aviation, inland marine, and ocean marine insurance coverage. Maintains and applies knowledge of industry best practices, trends, and legislative issues in order to develop and administer effective and efficient property self-insurance and excess insurance programs. Develops, interprets, reviews, and revises property insurance policies, procedures, and standards. Identifies and negotiates appropriate coverage, premiums, deductibles, and terms and conditions with insurance brokers and carriers. Manages property program specialists and contractors responsible for claims administration and other property insurance related activities. Develops, implements, and evaluates customer education and training programs. Establishes and maintains strong working relationships with risk management coordinators, vendors and other state entities such as the Attorney General's Office and the Office of Planning and Budget.

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##### **Job Responsibilities & Performance Standards:**

1. **Develops and manages the state's Risk Management Property Insurance Program, including both self-insurance and excess insurance.**
  1. Evaluates and recommends appropriate excess property insurance coverage terms and conditions to provide financial protection arising from a catastrophic property occurrence to all state entities with a business portfolio spanning from \$25 million to \$22 billion.
  2. Manages the state's liability staff and outsourced staff in administering property claims and providing assistance with annual insurance renewals of excess property and casualty coverage's.
  3. Develops and maintains strong knowledge of industry standards and best practices and applies such knowledge in the development and management of the state's Risk Management Property Insurance Program.
  4. Identifies and monitors internal and external trends and initiates necessary changes to the property program.
  5. Develops and implements program goals and work assignments to ensure that goals are achieved in accordance with established priorities.

6. Develops, implements, and revises policies, procedures, and standards based on strategic analysis of industry best practices, trends, legislative changes, and other applicable factors.
7. Initiates, documents, and communicates changes to policies, procedures, and standards and implements applicable changes to property program activities.
8. Drafts proposed legislation related to the state's self-insurance program.
9. Oversees the investigation and participates in settlement of major loss claims.

**2. Oversees the identification and monitoring of cases with serious loss exposure and ensures that the state is adequately covered for potential loss with both property self-insurance and excess insurance policies.**

1. Directs the performance of appropriate and timely risk assessments and analyses to identify, evaluate, and manage potential loss exposures, including those which are unique to particular state entities.
2. Develops and manages appropriate strategies to address loss exposures.
3. Manages the analysis of insurable and non-insurable risks to ensure the accurate determination of potential risk mitigation or transfer.
4. Oversees the accurate analysis and classification of risks according to frequency and potential severity.
5. Determines potential financial impact of risk on the state.
6. Evaluates and coordinates appropriate techniques such as contractual indemnification, risk retention, risk transfer, insurance to minimize losses.

**3. Manages the excess property insurance program.**

1. Oversees the identification and negotiation of appropriate property coverage, premiums, deductibles, and terms and conditions with insurance brokers and carriers, striving toward lowering premiums and/or increasing limits.
2. Establishes and maintains effective working relationships with brokers, vendors and carriers.
3. Partners with brokers in determining the appropriate type of data to be collected and provided to underwriters.
4. Meets with underwriters to clearly communicate the state's loss exposures and the steps taken to protect state property.
5. Collects and analyzes renewal data and provides broker with periodic inter-period updates in a timely manner.
6. Manages timing of renewal cycle.
7. Manages broker and insurer compensation in accordance with established guidelines.
8. Analyzes and monitors costs of excess insurance and approves invoices for payment. Ensures that costs are reasonable and fall within established guidelines.

**4. Maintains register of all buildings and their contents owned by the state and conducts random inspections of such facilities to identify risk exposures.**

1. Develops and distributes an accurate and thorough list of new risk exposures when a state entity takes possession of a new building.
2. Updates database with information returned from buildings and contents survey in an accurate and timely manner.
3. Promptly requests list of new risk exposures when a state entity takes possession of a new building.
4. Inspects randomly selected state facilities on a regular basis to identify any unreported risk exposures.

**5. Manages the activities of property program staff by creating and maintaining a high performance environment characterized by positive leadership and a strong team orientation.**

1. Establishes, monitors, and ensures adherence to appropriate property insurance program standards and procedures for claims processing and investigation functions.
2. Communicates property program goals to staff and prioritizes activities to be consistent with overall program goals.
3. Supervise staff to ensure that standards are met and work is performed in a timely and accurate manner.
4. Defines performance goals and/or required results at the beginning of the performance period and gains acceptance of ideas by creating a shared vision.
5. Communicates regularly with staff on progress toward defined goals and/or required results, providing specific feedback and initiating corrective action when defined goals and/or results are not met.
6. Confers regularly with staff to review employee relations climate, specific problem areas, and actions necessary for improvement.
7. Evaluates employees at scheduled intervals, obtains and considers all relevant information in evaluations and supports staff by giving praise and constructive criticism.
8. Recognizes contributions and celebrates accomplishments.
9. Motivates staff to improve quantity and quality of work performed and provides cost-effective training and professional development opportunities as appropriate.

**6. Directs and monitors the activities of vendors responsible for investigating, adjusting, and/or providing services related to property insurance claims processing.**

1. Establishes and reviews appropriate standards of performance for independent vendor services in coordination with the leadership team.
2. Participates in selecting specialized vendors to perform the required task in accordance with established quality standards.
3. Monitors vendor compliance with applicable standards or performance guarantees on an on-going basis and initiates corrective action when standards are not met.
4. Tracks utilization of vendors and determines vendor assignments in accordance with established guidelines.
5. Monitors vendor activities to ensure compliance with contract specifications regarding performance billing.
6. Conducts timely and accurate expense audits and service reviews to ensure compliance with vendor contract terms.

**7. Oversees the review of notice of loss statements for coverage determination and authorizes payment of covered claims.**

1. Manages the review of notice of loss to determine whether an investigation is necessary and if so the type of adjuster needed for the investigation.
2. Appoints an independent adjuster from approved list to assist entities with preparation of complicated claims or those over an established dollar amount.
3. Reviews or ensures the timely review of adjusters' reports on reported losses to determine coverage.
4. Authorizes payment of covered claims within an established time period.
5. Recovers indemnity losses from third party when appropriate.
6. Ensures that a printout of all losses incurred during each quarter is sent to the appropriate insurance carriers' contact.

- 8. Serves as the state's risk management property insurance expert in reviewing contract and management agreements (e.g. leases, loan documents, construction contracts, etc.) entered into by state entities. Determines appropriate insurance coverage required by contract and ensures that contract includes an indemnity clause.**
  1. Reviews submitted contracts carefully to determine required coverage and inclusion of indemnity clause.
  2. Reviews contracts to verify that the State has minimized risk to loss which could arise as a result of entering contracts.
  3. Ensures that recommendations for any additional coverage needed by the contractor are clearly outlined in writing.
  4. Consults with State Purchasing on insurance guidelines for contracts.
- 9. Develops and implements education and training programs to provide knowledge enhancement opportunities for state entity risk coordinators and other applicable customers.**
  1. Assesses the property insurance training needs of customers on an ongoing basis.
  2. Prioritize the implementation of education and training programs to achieve the greatest impact on improving property insurance program efficiency and reducing costs.
  3. Develops and conducts effective education and training programs consistent with the risk management goals and priorities.
  4. Provides consultation and training to other state entities to assist them in making informed decisions, decrease their overall chance of loss, and increase the knowledge, skills, and abilities of the risk coordinators and other applicable staff.
- 10. Establishes and maintains dashboard metrics to evaluate the effectiveness of property program outcomes.**
  1. Develops goals and/or required results for the program outcomes through the use of performance metrics.
  2. Develops and maintains a set of metrics by which the program outcomes will be measured.
  3. Evaluates program effectiveness by comparing measurable program outcomes to target outcomes.
  4. Identifies program deficiencies and conducts timely research and consultation to determine methods for correction.
  5. Conducts timely and thorough audits, research, and consultation to determine desirable program modifications and enhancements. Assists in resolving conflicts and implementing improvements.
  6. Develops reports and ensures accurate program documentation is submitted in accordance with applicable guidelines.
- 11. Maintains a consistent, high quality, customer-focused orientation when conducting business and providing services or products to clients, the general public and other external customers.**
  1. Treats customers with respect, courtesy and tact; listens to customer and interacts with customer as a person while maintaining a business relationship.
  2. Communicates with customers and obtains all required information necessary to determine and address their specific needs and tactfully explains why, if service cannot be provided.

3. Provides clear accurate information, explains procedures and materials, provides supplemental information, and anticipates problems and questions.

**12. Interacts with all levels of state government in a way that promotes respect, encourages cooperation and contributes to excellent performance.**

1. Treats all other state personnel fairly, giving no one preferential treatment.
2. Communicates accurate information to all other state personnel in a professional and courteous manner that conveys a willingness to assist.
3. Accepts direction and feedback from supervisors and follows through appropriately.
4. Accepts responsibility for mistakes and takes action to prevent similar occurrences.
5. Uses appropriate, established channels of communication.
6. Provides constructive criticism without undue criticism to the recipient.
7. Displays appreciation of the differences in approaches, cultures, personalities, and viewpoints in receiving information from others.

**13. Maintains knowledge of current trends and developments in the field by reading appropriate books, journals, and other literature and attending related seminars and conferences. Applies pertinent new knowledge to performance of other responsibilities.**

1. Attends internal and external education programs and professional meetings as available for continuing professional education.
2. Attends appropriate seminars and conferences and frequently communicates with a network of other Risk Management organizations, brokers and private defense attorneys to learn of new developments affecting the insurance industry.
3. Reads and evaluates professional literature on continual basis, translates complex or technical information into a format that can be understood by others, and distributes as needed.
4. Incorporates knowledge of pertinent new trend and developments into section policies and procedures. Makes recommendations for any related organizational changes.
5. Reviews appropriate material in the Risk Management library to obtain required information quickly in order to answer questions on property insurance coverage's and/or any excess coverage's.

**Competencies:**

**1. Negotiation and Influence (level 5)**

- **Orchestrates situations to achieve win-win results.**
  - Identifies options and alternatives that are beneficial to all.
  - Considers overall impact and results of negotiations and agreements.
  - Enlists “political allies” to influence situations and people.
  - Targets decision makers; builds support behind the scenes.

**2. Goal and Task Management (level 5)**

- **Driven by both personal and organizational standards to produce results.**
  - Focuses effort on the key things that matter most.
  - Maintains short and long-term focus in the completion of tasks.
  - Takes on extremely challenging tasks.

### **3. Collects and Organizes Information (level 5)**

- **Synthesizes and applies information.**
  - Integrates, synthesizes, and applies information from multiple sources.
  - Determines procedures for maintaining and evaluating information.
  - Develops methods for information sharing.

### **4. Reasoning (level 4)**

- **Simplifies complex information.**
  - Uses multiple rules to analyze and categorize complicated information.
  - Identifies plausible relationships among diverse and obscure material.
  - Thinks through complicated problems to develop multiple solutions.
  - Understands interaction between multiple problems and situations.
  - See connections between complex sequences of events.

### **5. Arithmetic and Mathematical Reasoning (level 4)**

- **Performs and applies complex computations (e.g. algebra, trigonometry, statistics, etc.).**
  - Understands role of probability in explaining and predicting events.
  - Applies advanced math, probability, or statistics and interprets results.

### **6. External Awareness (level 5)**

- **Extensive knowledge and insight.**
  - Extensive knowledge and insight into external environment and its impact on the organization.
  - Develops formal procedures for tracking/evaluating trends and influences.
  - Is recognized as the point-of-contact for external items affecting the organization.

### **7. Career Specific Expertise (level 4)**

- **Advanced knowledge.**
  - Has advanced expertise in required job-related activities.
  - Generates novel or unique ideas in performing job-related activities.
  - Considered organization-wide subject matter expert.
  - Improves systems or procedures which enhance own and others' ability to do work.

**Minimum Qualifications:**

Completion of a Masters' Degree from an accredited college or university in Risk Management, Insurance, or a related field (e.g. business administration, actuarial science, etc.)

and

Five years of professional level risk management property insurance experience, three years of which must have included managerial responsibility for a property insurance program with supervisory responsibility for professional staff.

OR

Completion of a four-year degree from an accredited college or university with a degree or emphasis in Risk Management, Insurance, or a related field (e.g. business administration, actuarial science, etc.)

and

Seven years of professional level risk management property insurance experience, three years of which must have included managerial responsibility for a property insurance program with supervisory responsibility for professional staff.

OR

Eleven years of professional level risk management property insurance experience, three years of which must have included managerial responsibility for a property insurance program with supervisory responsibility for professional staff.

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**Preferred Qualifications:**

- Chartered Property and Casualty Underwriter (CPCU) designation from the American Institute for CPCU and Insurance Institute of America organizations.
- Associate in Claims (AIC) designation from the American Institute for CPCU and Insurance Institute of America organizations.
- Property and casualty insurance experience to include effective negotiation and executive underwriting